

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Serial No.:	10/659,123	Filed:	09/10/2003
Applicants:	Barker, et al.	Docket No.:	49335.2300
Confirmation No.:	3544	Examiner:	Firmin Backer
Title:	METHOD FOR ON-LINE CLIENT SET-UP AND AUTHORIZATION OF AUTOMATIC ELECTRONIC FUNDS TRANSFERS	Group Art Unit:	3621

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on November 9, 2007, of which this Reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.